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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Alyssa	
	Write the name that is on your government-issued picture identification (for	First name	First name
		Middle name	Middle name
	example, your driver's license or passport	Granat Last name	Last name
	B.t	Lastriane	Last Harrie
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
_	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		Last Harrie	Last Harrie
		First name	First name
		Middle name	Middle name
		Lastrania	Lastrona
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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D	ebtor 1 Alyssa First Name	Granat  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you	Business name	Business name
	have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live	5509 N. Pioneer Ave	If Debtor 2 lives at a different address:
		Number Street	Number Street
		ChicagoIllinois60656CityStateZip Code	City State Zip Code
		Cook	
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oity State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Alyssa		Granat	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	se		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		escription of each, see <i>Notice Rec</i> ))). Also, go to the top of page 1 an		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about h cashier's check, or m may pay with a credi  I need to pay the fee Individuals to Pay You  I request that my fee judge may, but is no the official poverty li you choose this opti	now you may pay. Typically, if y money order If your attorney is it card or check with a pre-print ee in installments. If you choose your Filing Fee in Installments (Gee be waived (You may requestor required to, waive your fee, as ine that applies to your family see.	rou are paying the submitting you ted address. See this option, sign official Form 103 this option only and may do so on size and you are to submit the submitted from the size and you are to submit the submitted from the size and you are to submit the submitted from the size and you are to submit the submitted from	the clerk's office in your local court for e fee yourself, you may pay with cash, in payment on your behalf, your attorney an and attach the <i>Application for SA</i> ).  If you are filing for Chapter 7. By law, a lay if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	Wher  Wher	MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> her	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to li	-		o you want to stay in your residence?  St You (Form 101A) and file it with

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Debtor 1 Alyssa Granat Case number (if known) Middle Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Alyssa First Name
 Granat First Name
 Case number (if known)

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Alyssa Granat Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Alyssa Granat Signature of Debtor 1 Signature of Debtor 2 Executed on 2/24/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Alyssa		Granat	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	. ,		•
need to file this page.	/s/ Alexander Prebe	r	Date	2/24/2017
	Signature of Attorney			M / DD / YYYY
	g ,			
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Alyssa		Granat				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (lf known)			(State)				

Check if this is an
 amended filing

#### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00 —
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,247.00
1c. Copy line 63, Total of all property on Schedule A/B	\$15,247.00
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$21,811.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	) #21,011.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,799.00
Your total liabilitie	es \$47,610.00
0	
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$2,129.97
· · · · · · · · · · · · · · · · · · ·	,
Copy your combined monthly income from line 12 of Schedule I	

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Granat Debtor 1 Alyssa \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,516.85 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$2,567.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$2,567.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify	your case:			
	-		0		
Debtor 1	Alyssa First Name	Middle N	Granat		
Debtor 2		·····adio ·	2001.110.110		
(Spouse, if fil	First Name	Middle N	lame Last Name		
United Sta	ates Bankruptcy Court fo	or the: Northern	District of Illinois (State)		
Case num (If known)	ber				
Officia	l Form 106A/	<u>B</u>	_		Check if this is an amended filing
Sched	dule A/B: Pro	operty			12/1
category v responsibl write your	where you think it fits e for supplying correc name and case numb	best. Be as complete a t information. If more s er (if known). Answer e	st an asset only once. If an asset fits in more nd accurate as possible. If two married peop pace is needed, attach a separate sheet to be very question.	ole are filing together, both a this form. On the top of any a	are equally
	No. Go to Part 2	i or equitable interest	n any residence, building, land, or similar p	roperty?	
<b>✓</b>		_			
	Yes. Where is the prop	erty?			
			What is the property? Check all that apply.		claims or exemptions. Put
1.1	Street address, if availal	ole, or other description	Single-family home		red claims on Schedule D: aims Secured by Property.
	,	,	Duplex or multi-unit building	Current value of the	Current value of the
			Condominium or cooperative	entire property?	portion you own?
			Manufactured or mobile home	<del></del>	
	Number Street		Land	Describe the nature of	f vour ownership
			Investment property Timeshare	interest (such as fee s	simple, tenancy by
	City State	e Zip Code	Other	the entireties, or a life	e estate), if known.
			Who has an interest in the property? Check		ommunity property
			one.		
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only  At least one of the debtors and another		
			Other information you wish to add about the property identification number:	nis item, such as local	
If you	own or have more than	one, list here:	<u></u>		
			What is the property? Check all that apply.		claims or exemptions. Put
1.2	Stroot address if availal	ole, or other description	Single-family home		red claims on Schedule D: aims Secured by Property.
	Street address, if availa	ole, of other description	Duplex or multi-unit building		
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home		
	Number Street		Land	Describe the nature of	f your ownership
			Investment property	interest (such as fee s	simple, tenancy by
	City State	e Zip Code	Timeshare Other	the entireties, or a life	e estate), if known.
	,	•		Chack if this is co	ommunity property
			Who has an interest in the property? Check one.		
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about the property identification number:	nis item, such as local	

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Debtor 1	Alyssa		Granat	Case number <i>(if kno</i> и	<i>(n</i> )	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or otl	[	What is the property? Check all that appl Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the an Credit	nount of any secur	claims or exemptions. Put red claims on Schedule D: rms Secured by Property.  Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	intere the ei	ntireties, or a life	your ownership mple, tenancy by estate), if known.
		] ] ] ]	Who has an interest in the property? Charles Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothe Other information you wish to add about	r	ee instructions)	illianity property
	the dollar value of the porve attached for Part 1. Wr	tion you own for a	all of your entries from Part 1, including	g any entries for pa	ages	
<b>Do you ov</b> you own t	hat someone else drives. If y ins, trucks, tractors, sport ut	equitable interest ou lease a vehicle, a	t in any vehicles, whether they are regingles also report it on Schedule G: Executory Cocycles			
3.1	Make Model: Year:	Chevrolet Camaro 2013	Who has an interest in the property one.  Debtor 1 only	the ar	mount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> <i>ims Secured by Property.</i>
	Approximate mileage:  Other information:	40000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	entire \$124 nother	ent value of the e property? 50.00	Current value of the portion you own? \$12450.00
3.2	Make Model: Year: Approximate mileage:	Chevrolet Cobalt 2007 120000	<ul><li>☐ instructions)</li><li>Who has an interest in the property one.</li><li>☑ Debtor 1 only</li></ul>	y? Check Do no the ar Credi	mount of any secu itors Who Have Cla	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Check if this is community propinstructions)	entire \$192 nother	ent value of the e property? 5.00	Current value of the portion you own? \$1925.00

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	Alyssa First Name	Middle Name	Granat Last Name	Case number	ei (II Kilowii)		
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one.  Debtor 1 only	property? Check	Do not deduct secured the amount of any secu- Creditors Who Have Cla	· · · · · · · · · · · · · · · · · · ·	
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nh.	Current value of the entire property?	Current value of the portion you own?	
	Other information.		At least one of the debtor			<del></del>	
			<b>L</b>				
			Check if this is communinstructions)	nity property (see			
3.4	Make		Who has an interest in the	property? Check		cured claims or exemptions. Pu	
	Model:		one.	the amount of any secured claims on Schedu Creditors Who Have Claims Secured by Prope			
	Year: Approximate mileage:		Debtor 1 only		Orealiors with thave old	ums becared by Froper	
			Debtor 2 only	_	Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 or		entire property? portion you ov		
			At least one of the debtor	s and another			
			Check if this is communinstructions)	nity property (see			
Exar	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other i, fishing vessels, snowmobiles, I	·			
Exar	No	•		motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>	
Exar	No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, i	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>	
Exar	No Yes Make Model:	•	Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the	
Exar	No Yes Make Model: Year:	•	Who has an interest in the one.  Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>	
Exar	No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the	
Exar	No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	motorcycle accessor  property? Check  nly  s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the	
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Propertion Yellow Of the portion you own?	
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one.	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own?  claims or exemptions. I dred claims on Schedule	
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the Secured Creditors Who Have Clate Creditors	red claims on Schedule ims Secured by Propen  Current value of the portion you own?  claims or exemptions. I used claims on Schedule ims Secured by Propen	
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?	
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Control of the Secured Creditors Who Have Clate Creditors	red claims on Schedule ims Secured by Propen  Current value of the portion you own?  claims or exemptions. I used claims on Schedule ims Secured by Propen	
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule portion you own?  claims or exemptions. I ured claims on Schedule pims Secured by Propertion you of the portion you own?	
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:	•	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?	

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Debtor 1 Alyssa Granat Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$120.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$245.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$380.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$180.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$925.00 for Part 3. Write that number here .....

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Granat Debtor 1 Alyssa Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$15.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$-317.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Alyssa		Granat	Case number (if known)	
	First Name	Middle Name	Last Name	<u> </u>	
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II		thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	117, Ellion, Roogii, 401(ii), 400(b)	, tillit savings accounts	, or other perision of profit straining plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		•			
		IRA:			
		Retirement account:			
		Keogh:			·
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:	-		
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			. <u> </u>
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	tor 1 Alyssa	NA: alalla	Granat Name Last Name	Case number (if known)	
24.	First Name	Middle I	ount in a qualified ABLE program, or un	nder a qualified state tuition program	
24.	26 U.S.C. §§				
	✓ No	Institution name and descrip	otion. Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
	Yes				
25.		able or future interests in p or your benefit	property (other than anything listed in li	ne 1), and rights or powers	
	<b>✓</b> No				
	Yes. Desc	cribe			
26.			secrets, and other intellectual property is, proceeds from royalties and licensing ag		
	, No		, , , , , , , , , , , , , , , , , , , ,		
	Yes. Desc	cribe			
27.		nchises, and other general	_		
		ilding permits, exclusive licen	ses, cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No  Yes. Desc	orihe			
	100. 2000				
	-				
N4					0
Mor	ney or prope	rty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or prope				portion you own?
					portion you own? Do not deduct secured
	Tax refunds of No Yes. Give:	wed to you specific information	Anticipated 2016 Tax Refund	Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give about your a	wed to you specific information It them, including whether already filed the returns	Anticipated 2016 Tax Refund	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about your a	wed to you specific information it them, including whether	Anticipated 2016 Tax Refund		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and for the support of the	wed to you specific information at them, including whether already filed the returns the tax years	·	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$249.00 \$0.00
28.	Tax refunds on  No  Yes. Give: about your and:  Family support Examples: Pass	wed to you specific information at them, including whether already filed the returns the tax years	Anticipated 2016 Tax Refund spousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$249.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and a second secon	wed to you  specific information It them, including whether already filed the returns the tax years  rt t due or lump sum alimony, s	·	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$249.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and a second secon	wed to you specific information at them, including whether already filed the returns the tax years	·	State:  Local:  ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$249.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and a second secon	wed to you  specific information It them, including whether already filed the returns the tax years  rt t due or lump sum alimony, s	·	State:  Local:  ce, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$249.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and a second secon	wed to you  specific information It them, including whether already filed the returns the tax years  rt t due or lump sum alimony, s	·	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$249.00 \$0.00  t  \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and a second secon	wed to you  specific information It them, including whether already filed the returns the tax years  rt t due or lump sum alimony, s	·	State:  Local:  De, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$249.00 \$0.00 \$0.00  t \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and a second secon	wed to you  specific information It them, including whether already filed the returns the tax years  rt t due or lump sum alimony, s specific information	spousal support, child support, maintenanc	State: Local:  De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$249.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give: about you a and a  Family support Examples: Past  No Yes. Give: Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, s specific information	·	State: Local:  De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$249.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or  No Yes. Give: about you a and a  Family support Examples: Past  No Yes. Give: Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, s specific information	spousal support, child support, maintenance	State: Local:  De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$249.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or  No Yes. Give about your and a service of the servi	specific information it them, including whether already filed the returns the tax years  rt t due or lump sum alimony, s specific information	spousal support, child support, maintenance	State: Local:  De, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$249.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>-</sup>	tor 1 Alyssa		Granat	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurance p Examples: Health, disabili		ealth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	n someone who has died proceeds from a life insurance polic	y, or are currently entitled to receive	
33.	Claims against third pa		you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and u to set off claims  No Yes. Describe	nliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets you  No Yes. Describe	u did not already list			
36.		-	om Part 4, including any entries fo		\$-53.00
Part				nterest In. List any real estate in Pa	rt 1.
37.	No. Go to Part 6.  Yes. Go to line 38.	legal or equitable i	nterest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or  No Yes. Describe	commissions you al	ready earned		5. 5.6p.16.10
39.	Office equipment, furnic Examples: Business-related No Yes. Describe		re, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	ctronic devices

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Deb	tor 1 Alyssa	Granat	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your tra	ide	
	<b>✓</b> No			
	Yes. Describe			
		<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
	-			
42.	Interests in partnershi	ps or joint ventures		
	✓ No			
	<b>=</b>	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	·		
43	Customer lists, mailing	lists, or other compilations		
	_			
	<b>✓</b> No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C.	§ 101(41A))?	
	☐ No			
	Yes. Descr	iha		
	les. Desci	DE		<del></del>
44.	Any business-related p	property you did not already list		
	No			<u> </u>
	Yes. Give specific information			
	information			
		-		
				<del>-</del>
45. A	dd the dollar value of a	II of your entries from Part 5, including any entries for pages	s you have attached	
		r here		
<u> </u>	B	10	•	
Pari		nrm- and Commercial Fishing-Related Property You interest in farmland, list it in Part 1.	Own or have an interest in.	
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fisl		
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			ortion you own? Oo not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	pultry, farm-raised fish		
	<b>√</b> No			
	Yes. Describe			
	-			

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Debt	tor 1 Alyssa First Name		Granat Last Name	Case number (if known)	
48.			Last Ivallie		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixtur	es, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
	L				
51.		rcial fishing-related property you did	not already list		
	✓ No Yes. Describe				
	Too. Doosilbo				
52. A	dd the dollar value of al	I of your entries from Part 6, includin	g any entries for pages yo	ou have attached	
		here			
				_	
Part '	7: Describe All Pro	perty You Own or Have an Intere	est in That You Did No	t List Above	
53.		perty of any kind you did not already l s, country club membership	list?		
	√ No	,			
	Yes. Give specific				
	information				
54 A	dd the dollar value of al	I of your entries from Part 7. Write th	at number here	1	•
	aa mo aana. valaa a. a.	i or your onthoo nom r are ri witto th	at named note minimum		
Part 8	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		·····	
56. <b>r</b>	part 2 total vehicles, line	e 5	\$14375.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$925.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$-53.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62.1	Total personal property.	Add lines 56 through 61	\$15247.00	Convenient and the last	+ \$15247.00
				Copy personal property total ▶	
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			\$15247.00

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			Docu	ment Page 20 of	66	
Fill ir	n this infor	mation to identify your cas	se:			
Debt	or 1	Alyssa		Granat		
Debt	or O	First Name	Middle Name	Last Name		
	ise, if filing)	First Name	Middle Name	Last Name		
Unite	ed States E	Sankruptcy Court for the:	Northern D	istrict of Illinois		
Case	number			(State)		
(If kno	wn)					Check if this is an
Of	ficial	Form 106C				amended filing
Scl	hedul	e C: The Prope	erty You Claim a	s Exempt		12/15
as exaddit For estate the a tax-e unde your  Part	each item e a speciment of exempt rer a law to exemption  Item Which see Your a	more space is needed, figes, write your name and not property you claim fic dollar amount as exif any applicable staturetirement funds—may that limits the exemption would be limited to tify the Property You care claiming state and feduare claiming federal exemptions.	iill out and attach to this indicase number (if known) as exempt, you must seempt. Alternatively, you tory limit. Some exempt y be unlimited in dollar a on to a particular dollar of the applicable statutor. Claim as Exempt  Itaiming? Check one only, eveleral nonbankruptcy exempt aptions. 11 U.S.C. § 522(b)(2)	page as many copies of Pa ). specify the amount of the u may claim the full fair m tions—such as those for h amount. However, if you c amount and the value of y amount.	exemption you larket value of the laim an exemption the property is a vou.	claim. One way of doing so is to the property being exempted up to the top of any to the top of any being exempted up to the property being exempted up to the property being exempted the total to receive certain benefits, and the total tota
		cription of the property as chedule A/B that lists this		Amount of the exemption y		Specific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief		\$380.00			735 ILCS 5/12-1001(a)
	description Misc.	ाः Clothing	\$300.00	\$380.0		-
	Line from Schedule	<i>A/B:</i> 11		100% of fair market val applicable statutory lim		
	Brief		<b>#</b> 400.00			735 ILCS 5/12-1001(b)
	description Misc.	า: . Household Goods	<u>\$120.00</u>	\$120.0		<u>-</u>
	Line from Schedule	A/B:06		100% of fair market val applicable statutory limi		
			emption of more than \$160, and every 3 years after that for t	375? cases filed on or after the date c	f adjustment.)	

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Granat Debtor 1 Alyssa Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$180.00 description: **✓** \$180.00 Misc. Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(b) Brief \$245.00 description: **✓** \$245.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$15.00 description: **✓** \$15.00 Cash in Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief (\$317.00)description: Checking account, 100% of fair market value, up to any Chase applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$249.00 description: \$249.00 Federal, Anticipated

100% of fair market value, up to any

applicable statutory limit

2016 Tax Refund

28

Line from Schedule A/B:

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Fill in	this information to identify your case	se:			
Debto	or 1 Alvana	Cyanat			
Debto	or 1 <u>Alyssa</u> First Name	Granat  Middle Name  Last Name			
Debto					
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If know	number vn)	(Ciac)			
Off	icial Form 106D		J		Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop		12/1
Be as	complete and accurate as possib	le. If two married people are filing together, both are equ	ally responsible for s	upplying correct info	
	space is needed, copy the Additio and case number (if known).	onal Page, fill it out, number the entries, and attach it to t	inis form. On the top	of any additional page	ges, write your
1. I	Do any creditors have claims se	ecured by your property?			
	•	it this form to the court with your other schedules. You have	ve nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information		3		
Part	<u> </u>				
2.	List all secured claims. If a credit	or has more than one secured claim, list the creditor	Column A	Column B	Column C
	separately for each claim. If more th	nan one creditor has a particular claim, list the other creditors	Amount of claim	Value of	Unsecured
	in Part 2. As much as possible, list name.	the claims in alphabetical order according to the creditor's	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
2.1	Santander Consumer USA	Book the the country that are not the date	\$19,311.00	\$12,450.00	\$6,861.00
<u> </u>	Creditor's Name	Describe the property that secures the claim:	Ψ10,011.00	Ψ12,100.00	φο,σσ1.σσ
	P.O. Box 961245  Number Street	2013 Chevrolet Camaro  As of the date you file, the claim is: Check all that apply.			
	Attn: Abel Marin	Contingent			
	Fort Worth TX 76161	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.	Nature of lien. Check all that apply.			
	Debtor 1 only				
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt  Date debt was 8/1/2016 incurred	Last 4 digits of account number1000			
2.2	Title Max		\$2,500.00	\$1,925.00	\$575.00
	Creditor's Name	Describe the property that secures the claim:	ΨΞ,000.00	<u> </u>	<del></del>
	1513 Sibley Blvd.  Number Street	Chevrolet Cobalt   Value: \$1,925.00  As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Calumet City IL 60409	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.	Nature of lien. Check all that apply.			
	Debtor 1 only				
	Debtor 2 only  Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
	Add the dollar value of y here:	our entries in Column A on this page. Write that number	\$21,811.00		

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Fill II	n this infor	mation to identify your c	ase:					
Deb	tor 1	Alyssa		Granat				
		First Name	Middle Name	Last Name				
Deb								
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois				
		. ,		(State)				
Case (If kno	e number							
,		4005/5				☐ Ch	ack if this is a	n amended filing
Off	icial F	orm 106E/F					eck ii tilis is ai	i amended illing
Sc	hedu	ule E/F: Cre	editors Who	<b>Have Unse</b>	cured Claims			12/15
Form claim	106A/B) and the state of the st	and on Schedule G: Exe e listed in Schedule D: ( he boxes on the left. At	ecutory Contracts and Un Creditors Who Hold Claim	expired Leases (Officia s Secured by Property.	n. Also list executory contract: I Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	ny credito	ors with partia	ally secured it out, number
1.	Do any c	reditors have priority ur	nsecured claims against y	ou?				
	✓ No. (	Go to Part 2.						
	Yes.							
2.	listed, idea As much Continuat	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mo	is. If a claim has both priori	ty and nonpriority amour ding to the creditor's nar particular claim, list the c		both priori	ty and nonpric	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Alyssa Granat Case number (if known) Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Advocate Christ Hospital of Illinois \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 4440 W 95th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60453 Illinois Oak Lawn City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured Debt Is the claim subject to offset? Yes 4.2 Advocate South Suburban Hospital \$10,000.00 Last 4 digits of account number Nonpriority Creditor's Name 22091 Network Place When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60673 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Unpaid Medical Bills Is the claim subject to offset? **✓** No Yes AMSHER COLLECTION SERV 4.3 \$1,085.00 Last 4 digits of account number 8076 Nonpriority Creditor's Name 12/1/2016 600 BEACON PKWY W STE 15 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent BIRMINGHAM Alabama 35209 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: T-**✓** No Other. Specify MOBILE Yes

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Debtor 1 Alyssa Granat Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.4	CHASE CARD Nonpriority Creditor's Name PO BOX 15298 Number Street	Last 4 digits of account number 0353 When was the debt incurred? 10/1/2015	\$7,992.00
	WILMINGTON Delaware 19850 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify  CreditCard	
4.5	City of Burbank Nonpriority Creditor's Name 6530 W. 79th Street #2 Number Street  Burbank Illinois 60459 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Unpaid Parking Tickets	\$100.00
4.6	EDFINANCIAL SERVICES L Nonpriority Creditor's Name 120 N SEVEN OAKS DR Number Street  KNOXVILLE Tennessee 37922 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number 6299  When was the debt incurred? 8/1/2016  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	\$2,334.00

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Debtor 1 Alyssa Granat Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continua	ation Page	
	After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
4.7	EDFINANCIAL SERVICES L Nonpriority Creditor's Name	Last 4 digits of account number 6399	\$233.00
	120 N SEVEN OAKS DR	When was the debt incurred? 8/1/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent	
	KNOXVILLE Tennessee 37922 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed  Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No  ☐ Yes		
4.8	FNB OMAHA	Last 4 digits of account number 4853	\$1,781.00
	Nonpriority Creditor's Name PO BOX 3412	When was the debt incurred? 1/1/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	OMAHA Nebraska 68197	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No  Yes		
4.9	STATE COLLECTION SERVI		\$136.00
7.0	Nonpriority Creditor's Name	Last 4 digits of account number 3959 When was the debt incurred? 11/1/2016	Ψ100.00
	2509 S STOUGHTON RD Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	MADISON Wisconsin 53716 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No	Other. Specify PAYMENT DATA	
	Yes		

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Debtor 1 Alyssa Granat Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 SYNCB/JCP DC \$703.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/1/2014 227 W Monroe St As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 SYNCB/TJX \$735.00 2789 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 6/1/2016 PO BOX 965015 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ Is the claim subject to offset? **✓** No Yes Village of Crestwood 4.12 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 13840 S. Cicero Crestwood Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60445 Midlothian Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify **Unpaid Parking Tickets** Is the claim subject to offset?

✓ No Yes Case 17-05353 Doc 1 Filed 02/24/17 Entered 02/24/17 11:18:09 Desc Main Document Page 28 of 66

Debtor 1 Alyssa Granat Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159.  Total claims
			Total Claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.		\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$2,567.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$23,232.00
	6j. Total. Add lines 6f through 6i.	6j.	\$25,799.00

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Fill in this information to identify your case:				
Debtor 1	Alyssa		Granat	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
			(State)	
Case number				
(If known)				

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Do	cument i	age 30	01 00
Fill in this info	ormation to identify your c	ase:			
Debtor 1	Alyssa		Granat		
	First Name	Middle Name	Last Name		_
Debtor 2 (Spouse, if filing)	E:				_
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		_
Case number	r		(State)		
(If known)					_
					Check if this is an
Ott: -; - i	Farma 40011				amended filing
Official	Form 106H				
Schadu	le H: Your Cod	lahtors			12/15
					lete and accurate as possible. If two married people are
known). Answ	ver every question.				ny Additional Pages, write your name and case number (if otor.)
✓ No					
	he last 8 years, have you ouisiana, Nevada, New Mex				munity property states and territories include Arizona, California,
	o. Go to line 3.				
Ye	s. Did your spouse, forme	er spouse, or legal equiva	lent live with you at	the time?	
<b>✓</b>	No				
	Yes. In which community	ty state or territory did you	ı live?	Fill	I in the name and current address of that person.
	Name of your spouse, t	ormer spouse, or legal equ	ivalent		
	Number Street				
	City	State	Zi	p Code	
3. In Colun	nn 1, list all of your codel	otors. Do not include you	r spouse as a codeb	otor if your	spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		200	oamone	. ago or			
Fill in this in	nformation to identify	your case:					
Debtor 1	Alyssa		Granat	t			
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2	g) First Name	Middle Noves	L a at NI		_	An amended filing	
(Spouse, ii iiiii	9) First Name	Middle Name	Last N			A supplement showing p	ost-potition chapter 19
United State the: Case number	s Bankruptcy Court for	Northern	District of Illii	nois tate)		expenses as of the follow	
(lf known)					_	MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your İn	come					12/15
information spouse. If m number (if k	about your spouse. I		d your spous	se is not filing	with you, do	not include information	on about your
	our employment		Debtor 1			Debtor 2	
informat		Employment status	<b>✓</b> Emplo	ved		Employed	
_	ve more than one job, separate page with			nployed		Not Employed	
	on about additional	Occupation	Registrar				
	part time, seasonal, or	Employer's name	Edd - Metr	ro South Medica	l Center	_	
·	loyed work.	Employer's address	12935 S. (	Gregory Street			
	on may include student maker, if it applies.		Number Str			Number Street	
			Blue Island	d Illinois	60406		
			City	State	Zip Code	City	State Zip Code
		How long employed there?	3 months				
Part 2: G	ive Details About N	Monthly Income					
spouse unle	ess you are separated.	the date you file this form e more than one employer, et to this form.	-	information for		or that person on the lines	
		ary, and commissions (befo , calculate what the monthly		2.	\$2,638.78	non-filing spouse	
3. Estima	nte and list monthly ove	rtime pay.		3.	+ \$0.00		_
4. Calculate gross income. Add line 2 + line 3.			4.	\$2,638.78			
				1 -			i

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Debto	· · · <u> </u>	Granat	Case numbe	r <i>(if</i>		
	First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Cop	y line 4 here	<b>→</b> 4.	\$2,638.78			
_	all payroll deductions:					
5a.	Tax, Medicare, and Social Security deductions	5a.	\$628.81			
5b.	Mandatory contributions for retirement plans	5b.	\$0.00			
5c.	Voluntary contributions for retirement plans	5c.	\$0.00			
5d.	Required repayments of retirement fund loans	5d.	\$0.00			
5e.	Insurance	5e.	\$0.00			
5f.	Domestic support obligations	5f.	\$0.00			
5g.	Union dues	5g.	\$0.00			
5h.	Other deductions. Specify:	5h. +	\$0.00 +	·		
6. <b>Add</b> +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$628.81			
7. Cal	culate total monthly take-home pay. Subtract line 6 from line	e 4. 7.	\$2,009.97			
8. List	all other income regularly received:					
8a.	Net income from rental property and from operating a business, profession, or farm					
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	1 8a.	\$0.00			
8b.	Interest and dividends	8b.	\$0.00			
8c.	Family support payments that you, a non-filing spouse, or dependent regularly receive	а				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00			
8d.	Unemployment compensation	8d.	\$0.00			
	Social Security	8e.	\$0.00			
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:  Food Assistance Programs Income	s 8f. <u>.</u>	\$120.0 <u>0</u>			
8g.	Pension or retirement income	8g.	\$0.00			
8h.	Other monthly income. Specify:	8h. +	\$0.00 +	·		
9. <b>Add</b>	<b>all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$120.00			
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10. pouse	\$2,129.97	=	\$2,129.97	
Inc frie	ate all other regular contributions to the expenses that you lude contributions from an unmarried partner, members of your nods or relatives.  not include any amounts already included in lines 2-10 or amo	r household, your d	ependents, your roomr			
Spe	ecify:			11	+ \$0.00	
	Id the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Su				\$2,129.97	
					Combined monthly income	
13. <b>D</b> o	13. Do you expect an increase or decrease within the year after you file this form?  No.					
	Yes. Explain:					

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		Docu	ment Page 33 of 66	5		
Fill in this infor	mation to identify	your case:				
Debtor 1	Alyssa		Granat			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng	
United States B	Sankruptcy Court fo	or the: Northern [	District of Illinois	A supplement si expenses as of		etition chapter 13 ate:
Case number (If known)			(State)	MM / DD / YYYY	<del>/</del>	
	Form 10	 ⊋ I		IVIIVI / DD / TTT	I	
	Form 10					
<u>Schedul</u>	e J: Your	Expenses				12/15
information. If (if known). Ans						
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live	in a separate household?				
	No					
	Yes. Debtor 2 r	must file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Debt	or 2.		
2. Do you have	e dependents?	No				
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 1 year	Does deper with you?	ndent live
2 Do your own	enses include				✓ Yes.	
expenses of	f people other	<b>✓</b> No				
than yourself and dependents	-	Yes				
Part 2: Estir	nate Your Ong	oing Monthly Expenses				
_	of a date after the	rour bankruptcy filing date unless y e bankruptcy is filed. If this is a sup	•	•	•	
	•	non-cash government assistance i uded it on <i>Schedule I: Your Incom</i> e	-		Y	our expenses
	or home owners or the ground or lo	hip expenses for your residence. In t. 4.	clude first mortgage payments and		4.	\$450.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Alyssa Granat Case number (if known)
First Name Middle Name Last Name

First Name ivilidate Name	East Name		
			Your expenses
5. Additional mortgage payments for your residen	ce, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$160.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and c	able services	6c.	\$197.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$470.00
8. Childcare and children's education costs		8.	\$100.00
9. Clothing, laundry, and dry cleaning		9.	\$170.00
10. Personal care products and services		10.	\$125.00
11. Medical and dental expenses		11.	\$90.00
12. <b>Transportation.</b> Include gas, maintenance, bus on not include car payments	or train fare.	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers	, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donation	ons	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay	or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$125.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your	pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and			\$0.00
your pay on line 5, Schedule I, Your Income (0	•	18.	
19.Other payments you make to support others w Specify:	ho do not live with you.	40	
	inco 4 or 5 of this form or on Schodule II Vous Income	19.	\$0.00
20a. Mortgages on other property	nes 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.		20d	\$0.00
20e. Homeowner's association or condominium d	ues		<del></del>
206. Homeowiter's association of condominating	uco	20e	\$0.00

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Debtor 1 Alyss	sa		Granat	Case number (if known)			
First	Name	Middle Name	Last Name				
21.Other. Spe	ecify:				21	\$0.00	
	your monthly expenses	S.				\$2,137.00	
22a. Add lines 4 through 21.							
	, , ,	**	from Official Form 106J-2			\$2,137.00	
22c. Add li	ne 22a and 22b. The resu	ult is your monthly exp	enses.		22.		
23. Calculate	your monthly net incon	ne.					
23а. Сору	line 12 (your combined n	nonthly income) from S	Schedule I.		23a	\$2,129.97	
23b. Copy	your monthly expenses f	rom line 22 above.			23b	\$2,137.00	
	act your monthly expense	, ,	icome.			(\$7.03)	
The r	esult is your monthly net	income.			23c		
			oan within the year or do ynodification to the terms of				

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Alyssa		Granat	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
			(State)	
Case number (If known)				

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
4	·	
X		<b>x</b>
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/24/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill ir	n this info	ormation to	dentify your c	ase:					
Debt	tor 1	Alyssa First Nan	ne	Middle		anat st Name	_		
Debt (Spou	tor 2 use, if filing)	First Nan	ne	Middle	Name Las	st Name	_		
Unite	ed States	Bankruptcy	Court for the:	Northern	District o		_		
Case (If kno	e numbe own)	r				(State)	_		
Off	ficial	l Form	107						Check if this is a amended filing
				l Affairs 1	for Individua	als Filing fo	or Bankru	ptcv	12/1
infor num	mation ber (if k	. If more sp mown). Ans	ace is neede swer every q	d, attach a sepuestion.	narried people are f parate sheet to this and Where You I	form. On the top			upplying correct your name and case
					and where rou i	ived before			
1.			ent marital sta	itus?					
	ш	larried ot married							
2.	During	the last 3 y	ears, have yo	u lived anywher	e other than where	you live now?			
	☐ No		the places yo	u lived in the las	st 3 years. Do not inc	lude where you live	e now.		
	D	ebtor 1:			Dates Debtor 1 li there	ved Debtor 2:			Dates Debtor 2 lived there
						Same	as Debtor 1		Same as Debtor 1
		94 Sorin Cir. umber Street			From	Number S	treet		From
		lartinton ity	Illinois State	60951 Zip Code		City	State	Zip Code	
						Same	as Debtor 1		Same as Debtor 1
	N	umber Street			From	Number S	treet		From
	C	ity	State	Zip Code		City	State	Zip Code	
	and territ	<i>tories</i> include	Arizona, Califo	mia, Idaho, Loui	pouse or legal equiv siana, Nevada, New M Codebtors (Official	1exico, Puerto Rico,			mmunity property states

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Case number (if known)

Granat

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$3000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$12998.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$12000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. LINK \$120.00 From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Alyssa

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Granat Debtor 1 Alyssa \_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  neiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are an office, director, person in control, or owner of 20% or more of their voting securities; and any managing gent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, unch as child support and alimony.  No Yes. List all payments to an insider.    Dates of payment   Dates of payments   Dates of payment   D	or 1	Alyssa			Gı	ranat	Case number	(if known)
insider include your relatives; any general partners; relatives of any general partners; partnerships of which you are an officer, director, person in control, or owner of 20% or owner of 10% owner of 10% owner of 10% owner of 10% owner o		First Name		Middle Name	La	st Name		
Yes. List all payments to an insider.    Dates of payment	nsi orp ige	ders include your porations of whice ont, including one	r relatives; a th you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	you are a general partner; g securities; and any managing
Insider's Name Number Street  City State Zip Code  Insider's Name Number Street  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  No Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Insider's Name  Number Street  City State Zip Code  Total amount Amount you still owe Reason for this payment insider.  Passon for this payment  Reason for this payment  Include creditor's name  Number Street  City State Zip Code	<b>✓</b>							
Number Street    City   State   Zip Code	Ц	Yes. List all pa	yments to	an insider.				Reason for this payment
City State Zip Code    Insider's Name   Number Street		Insider's Name					<u> </u>	
Insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  nclude payments on debts guaranteed or cosigned by an insider.  ✓ No  ✓ Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Paid  Total amount you still owe  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street		Number Street						
Number Street    City   State   Zip Code		City	State	Zip Code				
City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid Amount you still owe Include creditor's name  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid  Total amount pou still owe  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Dates of payment  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street		City	State	Zin Code				
Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street		ude payments or No		_	sider.  Dates of		-	Reason for this payment
Number Street  City State Zip Code  Insider's Name  Number Street								Include creditor's name
City State Zip Code  Insider's Name  Number Street		Insider's Name				-		
Insider's Name  Number Street		Number Street						
Number Street		City	State	Zip Code				
		Insider's Name						
City State Zin Code		Number Street						
		City	State	Zip Code				

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Granat Debtor 1 Alyssa Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Alyssa	Granat	Case number (if known)	
	First Name Middle Name	Last Name		_
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you		pank or financial institution, set off any am	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			<del>-</del>
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	of creditors, a court-
	✓ No ✓ You			
Part	Yes List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	No	, o		
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Alyssa	Granat Case num	nber <i>(if known)</i>	
	First Name Middle Name	Last Name	• • •	
Wit	thin 2 years before you filed for bankruptcy, o	did you give any gifts or contributions with a to	tal value of more than \$600	to any charity?
<b>✓</b>	No			
Ë	l Yes. Fill in the details for each gift or contrib	ution		
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
	that total more than \$000		Contributed	
	Charity's Name			
	-			
	Number Street			
	City State Zip Code			
	Oity State Zip Gode			
6:	List Certain Losses			
	hin 1 year before you filed for bankruptcy or nbling?  No	since you filed for bankruptcy, did you lose any	thing because of theft, fire,	, other disaster, or
П	Yes. Fill in the details.			
_	Describe the property you lost and	Describe any insurance coverage for th	e loss Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid	d. List loss	lost
		pending insurance claims on line 33 of Sch	nedule	
		A/B: Property.		
				-
7:	List Certain Payments or Transfers			
		s, or credit counseling agencies for services required		
- √	No Yes. Fill in the details.	, or credit counseling agencies for services required		
<b>✓</b>			Date payment	Amount of
<b>\</b>		Description and value of any property transferred	Date payment or transfer	Amount of payment
V		Description and value of any property		
V	Yes. Fill in the details.  Semrad Law Firm	Description and value of any property	or transfer	
<b>V</b>	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	or transfer was made	payment
<b>V</b>	Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 11101 S. Western Avenue	Description and value of any property transferred	or transfer was made	payment
<b>V</b>	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 11101 S. Western Avenue	Description and value of any property transferred	or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 11101 S. Western Avenue	Description and value of any property transferred	or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue  Number Street	Description and value of any property transferred	or transfer was made	payment
<b>▼</b>	Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code	Description and value of any property transferred	or transfer was made	payment
<b>\</b>	Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code  Email or website address	Description and value of any property transferred	or transfer was made	payment
<u>~</u>	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None	Description and value of any property transferred	or transfer was made	payment
<u>~</u>	Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 11101 S. Western Avenue  Number Street  Chicago Illinois 60643  City State Zip Code  Email or website address	Description and value of any property transferred	or transfer was made	payment
<u>~</u>	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You	Description and value of any property transferred	or transfer was made	payment
<b>\</b>	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None	Description and value of any property transferred	or transfer was made	payment
▼	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You	Description and value of any property transferred	or transfer was made	payment
lack	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any property transferred	or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any property transferred	or transfer was made	payment
$oldsymbol{ abla}$	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Description and value of any property transferred	or transfer was made	payment

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Alyssa		Granat	Case number (if kn	own)	
First Name	Middle Name	Last Name	_		
lp you deal with your credito	rs or to make payn	nents to your creditors?	your behalf pay or trans	sfer any property to a	anyone who promised to
No Yes. Fill in the details.					
•		Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
Person Who Was Paid		-			
Number Street		-			
	7: 0 !	- -			
City State	Zip Code				
e ordinary course of your bus clude both outright transfers and	iness or financial a d transfers made as	offairs? security (such as the granting o			
No Yes. Fill in the details.					
		Description and value of property transferred	payment	s received or debts p	Date paid transfer was made
Person Who Received Transf	er	-			
Number Street		- -			
City State Person's relationship to you	Zip Code	-			
Person Who Received Transf	er	-			
Number Street		- -			
City State Person's relationship to you	Zip Code	-			
neficiary?		d you transfer any property t	a self-settled trust or	similar device of wh	ich you are a
No Yes. Fill in the details.					
•		Description and value of	of the property transferr	red	Date transfer was made
Name of trust					
	thin 1 year before you filed for lip you deal with your credition on the include any payment or train to include any payment or train train to include any payment or train	thin 1 year before you filed for bankruptcy, did lp you deal with your creditors or to make payn on not include any payment or transfer that you listed. No  No Yes. Fill in the details.  Person Who Was Paid Number Street  City State Zip Code thin 2 years before you filed for bankruptcy, did e ordinary course of your business or financial a solude both outright transfers and transfers made as did transfers that you have already listed on this state. No Yes. Fill in the details.  Person Who Received Transfer Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer Number Street  City State Zip Code Person's relationship to you  thin 10 years before you filed for bankruptcy, dineficiary? nese are often called asset-protection devices.)  No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on ip you deal with your creditors or to make payments to your creditors? not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.  Person Who Was Paid Number Street  City State Zip Code  thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise e ordinary course of your business or financial affairs? blude both outright transfers and transfers made as security (such as the granting of transfers that you have already listed on this statement.  No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  thin 10 years before you filed for bankruptcy, did you transfer any property transfering? nese are often called asset-protection devices.)  No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or tran ip you deal with your creditors or to make payments to your creditors?  I NO  I NO  I Yes. Fill in the details.  Description and value of any property transferred  nd transfers made as security (such as the granting of a security interest or mod transfers that you have already listed on this statement.  No I Yes. Fill in the details.  Description and value of any property transferred  nd the control of the property transferred and transferred and the property transferred and transferred and transferred and	In this 1 year before you filled for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to it py ou deal with your creditors or to make payments to your creditors?  No I yes. Fill in the details.  Description and value of any property  Date payment or transfer was made  Person Who Was Paid  Number Street  Dity State Zip Code  This 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than or ordinary course of your business or financial affairs? Judge both outgith transfers made as security (such as the granting of a security interest or mortgage on your proper of transfers that you have already listed on this statument.  No  Yes. Fill in the details.  Description and value of any property or payments received or debts property transfered  Description and value of any property or payments received or debts property transfered  Description and value of any property or payments received or debts property transfered  Description and value of any property or payments received or debts property transfered  Description and value of any property or payments received or debts property transfered  Description and value of any property or payments received or debts prince are often called asset-protection devices.)  No  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  This 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of when effician?  No  Person of the details.  Description and value of the property transferred  Description and value of the property transferred

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Granat Debtor 1 Alyssa Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Granat Debtor 1 Alyssa Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Alyssa			Granat	Case r	number <i>(if i</i>	known)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judic	ial or administr	rative proceeding under	r any environmenta	ıl law? Ind	clude settlemen	ts and orde	rs.
	H	Yes. Fill in the det	aile							
	ш	163. 1 111 111 1116 1161	.aiio.		-					
					Court or agency		Nature o	f the case		Status of the case
		Case title								Case
		Case title								Pending
					Court Name					ш .
					Ni h a Otus at					On appeal
		Case number			NumberStreet					Concluded
					City State	Zip Code				Concluded
					Oily State	Zip Code				
Part	11:	Give Details Al	oout Your B	Business or Co	onnections to Any Bu	ısiness				
27.	With	A sole propri A member of A partner in a An officer, di An owner of a	etor or self-e f a limited liab a partnership rector, or ma at least 5% o	mployed in a tra bility company (L naging executive f the voting or e s. Go to Part 12	Describe the nat	er activity, either full- artnership (LLP)  rporation  business.  ure of the business	-time or p		itification nu Security nu	ımber Do not
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	То	
					Describe the nat	ure of the business		Employer Iden include Social		
		Business Name			_			EIN:		
		Sacinos Name								
		Number Street			_			Dates busines	s existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code	_			F	т.	
		Oity	State	Zip Gode				From	10	
					Describe the nat	ure of the business	•	Employer Iden include Social		
		Business Name			_			EIN:		
		Number Street			_			Dates busines	s existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code	_			From	To	
		,		•					`	

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Deb	otor 1 Alyssa		Granat	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you filed creditors, or other parties.	for bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below	W.		
			Date issued	
	Name		MM/DD/YYYY	
	Name		141141, 55, 1111	
	Number Street		_	
	City State	Zip Code	_	
		2.6 0000		
Part	t 12: Sign Below			
1	true and correct. I understand t a bankruptcy case can result in	hat making a false sta fines up to \$250,000,	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Alyssa Gi Signature of Del			Signature of Debtor 2
	oignature or bei	3101 1		Date
	Date 2/24/2017	7		Date
ı	Did you attach additional pages	to Your Statement of	Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?
	No			
i	Yes			
ı	Did you pay or agree to pay som	eone who is not an at	torney to help you fill out I	pankruptcy forms?
	<b>✓</b> No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:						
Debtor 1	Alyssa	Granat				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(Otato)			

Check if this is an amended filing

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Santander Consumer USA Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 2013 Chevrolet Camaro Retain the property and [explain]: Creditor's Surrender the property. No. name: Title Max Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. Chevrolet Cobalt | Value: \$1,925.00 securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debto	r Alyssa		Granat	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpire	ed Personal Property Leas	es		
inform	ation below. Do not list		l leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	
De	escribe your unexpired	personal property leases		Will the lease be assumed?	
Le	essor's name:			□ No □ Yes	
	escription of leased operty:				
Le	essor's name:			□ No □ Yes	
	escription of leased operty:				
Le	essor's name:			□ No □ Yes	
	escription of leased operty:				
Le	essor's name:			□ No □ Yes	
	escription of leased operty:			<del>-</del>	
Le	essor's name:			□ No □ Yes	
	escription of leased operty:			_	
Le	essor's name:			□ No □ Yes	
	escription of leased operty:			_	
Le	essor's name:			□ No □ Yes	
	escription of leased operty:			_	
Part 3:	Sign Below				
	ler penalty of perjury, I perty that is subject to		my intention about any	property of my estate that secures a debt and any personal	
_	/s/ Alyssa Granat		<b>x</b> _		
3	Signature of Debtor 1		Sig	gnature of Debtor 2	
[	Date <b>2/24/2017</b> MM/DD/YYYY		Da	MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

		Northern District of Illinois	
In re	Alyssa Granat	Case No.	
	Debtor		(If known)
		Chapter	Chapter 7
		OMPENSATION OF ATTORNEY FOR	
1.	compensation paid to me within one ye	Bankr. P. 2016(b), I certify that I am the attorney for the aboven ar before the filing of the petition in bankruptcy, or agreed to be the debtor(s) in contemplation of or in connection with the bank	paid to me, for services
	For legal services, I have agreed to acce	ot	\$1,188.00
	Prior to the filing of this statement I have	e received	\$1,188.00
	Balance Due		\$0.00
2.	The source of the compensation paid to	me was:	
	<b>✓</b> Debtor	Other (specify)	
3.	The source of the compensation paid to	me is:	
	<b>✓</b> Debtor	Other (specify)	
4.	I have not agreed to share the above members and associates of my law	e-disclosed compensation with any other person unless they are firm.	е
		sclosed compensation with a other person or persons who are norm. A copy of the agreement, together with a list of the names of the it.	
5.		ave agreed to render legal service for all aspects of the bankrupt I situation, and rendering advice to the debtor in determining wh	
	b. Preparation and filing of any pe	ition, schedules, statements of affairs and plan which may be re	quired;
	c. Representation of the debtor at	he meeting of creditors and confirmation hearing, and any adjoin	urned hearings thereof;
6.	By agreement with the debtor(s), the ab	ove-disclosed fee does not include the following services:	
		CERTIFICATION	
	certify that the foregoing is a complete sor(s) in this bankruptcy proceedings.	tatement of any agreement or arrangement for payment to me fo	or representation of the
	2/24/2017	/s/ Alexander Preber	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Granat, Alyssa	_ Case No	
	Debtor(s)	_ Case No	
		Chapter.	Chapter7
	VERIFICATION	ON OF CREDITOR MAT	TRIX
Tr knowledge	he above named Debtors hereby verify that t e.	he attached list of creditors is t	rue and correct to the best of their
Date:	2/24/2017	/s/ Granat, Alyss Granat, Alyssa Signature of De	

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Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

CHASE CARD PO BOX 15298 WILMINGTON, DE, 19850

EDFINANCIAL SERVICES L 120 N SEVEN OAKS DR KNOXVILLE, TN, 37922

FNB OMAHA PO BOX 3412 OMAHA, NE, 68197

AMSHER COLLECTION SERV 600 BEACON PKWY W STE 15 BIRMINGHAM, AL, 35209

SYNCB/TJX PO BOX 965015 ORLANDO, FL, 32896

SYNCB/JCP DC 227 W Monroe St Chicago, IL, 60606

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, WI, 53716

Title Max 3101 W Grand Ave Waukegan, IL, 60085

Advocate South Suburban Hospital Po Box 4251 Carol Stream, IL, 60197

Advocate Christ Hospital of Illinois 4440 W 95th St Oak Lawn, IL, 60453 City of Burbank 6530 W. 79th Street #2 Burbank, IL, 60459

Village of Crestwood PO Box 6131 Carol Stream, IL, 60197

### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I agree to pay The Semrad Law Firm, LLC \$1188.00 in attorney fees plus costs in the amount of \$1575.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding. \$300.00/hr.
Adding additional bills \$31.00
Motion to Reopen and Avoid Lien \$1000.00

Motion to Reopen \$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC. Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of this **advance payment retainer** shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not represent clients under

Initial: A G Rev 1/2017

such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.\*

I also understand that, if I am refiling a case with The Semrad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 02/23/2017

, Alyssa Granat

.

#### \*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

Initial:

Rev 1/2017

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Debtor 1 Alyssa	Granat	Case number (if known)	
First Name Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
Unemployment compensation     Do not enter the amount if you contend that the amounder the Social Security Act. Instead, list it here:	ount received was a benefit	\$ <u>0.00</u>	
For your spouse	\$0.00 \$0.00		
Pension or retirement income. Do not include any benefit under the Social Security Act.	amount received that was a	\$0.00	
10.Income from all other sources not listed above, amount. Do not include any benefits received under payments received as a victim of a war crime, a crime international or domestic terrorism. If necessary, list capage and put the total below.	the Social Security Act or against humanity, or		
Total amounts from separate pages, if any.		+\$0.00	+
11. Calculate your total current monthly income. A	add lines 2 through 10 for	\$1,516.85 <b>+</b>	= \$1,516.85
each column. Then add the total for Column A to the to	tal for Column B.	91,310.03	
			Total current monthly income
Part 2: Determine Whether the Means Test A			
<ol> <li>Calculate your current monthly income for the y</li> <li>Copy your total current monthly income from lin</li> </ol>	•	Copy line	11 here → \$1,516.85
Multiply by 12 (the number of months in a year	ì.		X 12
12b. The result is your annual income for this part of	•		12b. <u>\$18,202.20</u>
13 Calculate the median family income that applies	to you. Follow these steps:		
Fill in the state in which you live.	Ellinois  Commission de la commission de		
Fill in the number of people in your household.	2		
Fill in the median family income for your state and siz household.	ze of		13. \$65,659.00
To find a list of applicable median income amounts, instructions for this form. This list may also be availal		the separate	handaria
14. How do the lines compare?			
14a. Line 12b is less than or equal to line 13. On Go to Part 3.	n the top of page 1, check box 1, 1	There is no presumption of abu	use.
14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	of page 1, check box 2, The presur	nption of abuse is determined	by Form 122A-2.
Part 3: Sign Below			
By signing here, I declare under penalty of perjury the	nat the information on this statemen	nt and in any attachments is tr	ue and correct.
/s/ Alyssa Granat Signature of Debtor 1	M M × Sign	nature of Debtor 2	
Date <b>2/24/2017</b> MM/DD/YYYY	Date	e 2/24/2017 MM/DD/YYYY	
If you checked line 14a, do NOT fill out or file For If you checked line 14b, fill out Form 122A-2 and			

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Granat, Alyssa  Debtor(s)	Case No		
		Chapter.	Chapter7	· .
	VERIF	ICATION OF CREDITOR MAT	<b>TRIX</b>	
TI knowledge		rify that the attached list of creditors is to	rue and correct to the best	of their
				A

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btor Alyssa		Granat	Case number (if
First Name	Middle Name	Last Name	known)
t 2: List Your Unexpired	Personal Property Leas	es	·
rmation below. Do not list i	pperty lease that you listed in real estate leases. Unexpired property lease if the trustee	l leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired p	ersonal property leases		Will the lease be assumed?
Lessor's name:			No
Description of leased property:			Yes
Lessor's name:		a essential and community formatting the first production of the second	□ No □ Yes
Description of leased property:	MP 1880 CER BANKA AN		CHICA CHICA CATORIA A CATORIA A CATORIA CATORIA CATORIA CHICA CHIC
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			_
Lessor's name:			□ No □ Yes
Description of leased property:			<del>_</del>
.essor's name:			□ No □ Yes
Description of leased property:			<del></del>
Lessor's name:			□ No □ Yes
Description of leased property:			
3: Sign Below	elektrikor - conjuntariorek (h. 1.), h. elektrikor - e helenter - e helenter - e e nyapitariorek (h. 1.).	MILES SET (CITAL SE 1986 1986 SEMESTE CONTENTS OF CONTENTS AND SET	(MACONTACE) (ACMA) (中) (中) (中) (中) (中) (1985年) (1985
nder penalty of perjury, I de roperty that is subject to ar	eclare that I have indicated in unexpired lease.	my intention about any p	roperty of my estate that secures a debt and any personal
/s/ Alyssa Granat Signature of Debtor 1	myym j	MA Sign	ature of Debtor 2
Date 2/24/2017 MM/DD/YYYY	$\mathcal{U}$	Date	

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Debtor	1 Alyssa		Granat	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years editors, or o		y, did you give a financial s	atement to anyone about your business? Include all financial institutions,
	No Yes. Fill in	the details below.		
			Date issued	
	Name		MM/DD/YYYY	<del></del>
	Number	Street	·	
	City	State Zip Co	ode	
Part 12	Sign Bel	DW .		
true	and correct	. I understand that making a f	alse statement, concealing	tachments, and I declare under penalty of perjury that the answers are property, or obtaining money or property by fraud in connection with up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtor 1	4/44	Signature of Debtor 2
		Date 2/24/2017		Date
Did	you attach a	dditional pages to Your State	ment of Financial Affairs for	Individuals Filing for Bankruptcy (Official Form 107)?
✓	No Yes			
Did	you pay or a	gree to pay someone who is no	ot an attorney to help you fi	ll out bankruptcy forms?
V	No			
	Yes. Name o	f person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:					
Debtor 1	Alyssa		Granat		
	First Name	Middle Name	Last Name	*******	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	✓ No  Yes. Name of person  Attac	h Bankruptcy Petition Preparer's Notice, Declaration, and ature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summary and so that they are true and correct.	hedules filed with this declaration and				
×	/s/ Alyssa Granat	×				
	Signature of Debtor 1	Signature of Debtor 2				
erszessnesse	Date 2/24/2017 MM/DD/YYYY	Date MM/DD/YYYY				

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Debtor 1 Alyssa First Name	Gran Middle Name Last N	nat Case n	umber (if known)		
		varne			
16. What kind of debts do you have?	What kind of debts do  16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☑ No.		rexempt property is excluded and et oursecured creditors?	administrative	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,00 50,001-100,0 More than 10	000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mi \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$500	nillion	01-\$10 billion 001-\$50 billion	
<sup>20.</sup> How much do you estimate your liabilities to be?		\$1,000,001-\$10 mi \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$500	hillion	01-\$10 billion 001-\$50 billion	
Part 7: Sign Below					
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Alyssa Granat // // // Signature of Debtor 1	JAXO VA	Signature of Debtor 2		
	Executed on	<del>///</del>	Executed onMM / DD / YYY	<del>Y</del>	